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-- PATENT --

Inventor(s): James M. Foley, et al. Docket No.: 40655.3300
Serial No.: 10/038,024 Group Art Unit: 2131
Filing Date: January 3, 2002 Examiner: To Be Assigned
Title: METHOD AND APPARATUS FOR USING ONE FINANCIAL
INSTRUMENT TO AUTHENTICATE A USER FOR ACCESSING A
SECOND FINANCIAL INSTRUMENT

DECLARATION FOR PATENT APPLICATION

As a below named inventor, I hereby declare that:

My residence, post office address and citizenship are as stated below next to my name.

I believe I am an original, first and sole inventor (if only one name is listed below) or an original, first and joint (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled

METHOD AND APPARATUS FOR USING ONE FINANCIAL INSTRUMENT TO
AUTHENTICATE A USER FOR ACCESSING A SECOND FINANCIAL INSTRUMENT

the specification of which is attached hereto or was filed on January 3, 2002 as
Application Serial No. 10/038,024 and was amended on _____ (if applicable).

I hereby state that I have reviewed and understand the contents of the above-identified
specification, including the claims, as amended by any amendment referred to above.

I acknowledge the duty to disclose to the United States Patent and Trademark Office all
information known to me to be material to patentability as defined in Title 37, Code of
Federal Regulations, Section 1.56.

I hereby claim foreign priority benefits under Title 35, United States Code, Section
119(a)-(d) or Section 365(b) of any foreign application(s) for patent or inventor's
certificate, or Section 365(a) of any PCT International application which designated at
least one country other than the United States, listed below, and have also identified
below, by checking the box, any foreign application for patent or inventor's certificate or
PCT International application having a filing date before that of the application on which
priority is claimed.

Prior Foreign
Application(s)

Priority Not Claimed

[]

Number Country Filing Date

I hereby claim the benefit under 35 U.S.C. §119(e) of any United States provisional application(s) listed below:

60/259,607

January 3, 2001

Application Number

Filing Date

I hereby claim the benefit under 35 U.S.C. §120 of any United States application(s), or §365(c) of any PCT International application designating the United States, listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of 35 U.S.C. §112, I acknowledge the duty to disclose to the United States Patent and Trademark Office all information known to me to be material to patentability as defined in 37 C.F.R. §1.56 which became available between the filing date of the prior application and the national or PCT international filing date of this application:

Application Number

Filing Date

Status (Patent, Pending, Abandoned)

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

In the event that the Application Number and/or filing date is not available when this Assignment is executed, I hereby authorize and request any attorney associated with the Snell & Wilmer, L.L.P., Customer No. 20322, to insert above the filing date and/or the application number of said application when known.

Full name of sole or first joint inventor: James M. Foley

Inventor's signature: *James M. Foley*

Date: 3-12-01

Residence Address: 7301 W. PARK TRAIL

City/State: Peoria, AZ

Zip Code: 85383

Citizenship: US

Full name of second joint inventor: Rick D. Johnson

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of third joint inventor: Anant N. Nambiar

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of fourth joint inventor: _____

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

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IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE

-- PATENT --

Inventor(s): James M. Foley, et al.

Docket No.: 40655.3300

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Full name of sole or first joint inventor: James M. Foley

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of second joint inventor: Rick D. Johnson

Inventor's signature: [Signature] Date: 2/12/02

Residence Address: 753 W. BUCKSKIN TRAIL

City/State: PEORIA, AZ Zip Code: 85383

Citizenship: US

Full name of third joint inventor: Anant N. Nambiar

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of fourth joint inventor: _____

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

IN THE UNITED STATES PATENT
AND TRADEMARK OFFICE

-- PATENT --

Inventor(s): James M. Foley, et al.

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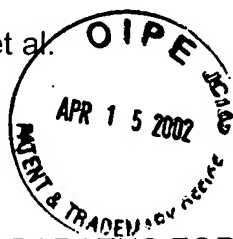
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Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of second joint inventor: Rick D. Johnson

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____

Full name of third joint inventor: Anant Nambiar

Inventor's signature: Anant Nambiar Date: Apr 8/02

Residence Address: 117 BERRIAN RD.

City/State: NEW ROCHELLE, NY Zip Code: 10804

Citizenship: CANADIAN

Full name of fourth joint inventor: _____

Inventor's signature: _____ Date: _____

Residence Address: _____

City/State: _____ Zip Code: _____

Citizenship: _____